

# EL PASO HERALD

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## The New Insurance Rates.

WHAT is El Paso going to do about the new insurance rates? The revised ratings have been received by the agents, and they show an average increase throughout the business section of more than 100 percent, while many rates in town are multiplied by three, four, or five. It is estimated that this city will pay out \$250,000 per year more for fire insurance, while the fire loss will tend steadily to decrease. The insurance companies are taking much less risk than ever before by reason of the new 80 percent co-insurance clause, and this virtually amounts to another increase in the rates to property owners.

Presumably the rates have been applied in this city in the same way as in all other cities in the state, and the legitimate protest is not limited to El Paso, but comes from every other city as well. The question is, Shall El Paso sit idly by and take without a murmur whatever is handed out to her by the insurance companies? Individual action will avail but little, but community action, and especially the action of all the cities of the state in common, may avail much.

The purpose of the state fire rating board law was to prevent discrimination, favoritism, rate cutting, and the growth of wild cat companies. Under cover of the well intended law the companies have multiplied the rates out of all reason. They hit us coming and going. The actuaries very kindly point out how by spending vast sums of money, tearing down and rebuilding, and making costly changes and additions, our people may be able to reduce their new rates down to a basis only 50 percent or 100 percent higher than rates that have prevailed during all previous years.

The Herald believes that the spirit and purpose of the new law are good and that the result should be beneficial to the state and to the business interests, while tending to conserve the interests of the companies. But in putting the new law into effect, the representatives of the fire insurance companies have exceeded their moral right, they have taken advantage of the legal license, and they have overreached themselves. They have gone so far that they have aroused a spirit of opposition that may result in the repeal of the law despite its general merits, for the people of this state are in no mood to trifle with the outrageous impositions which the companies seek to perpetrate under the cover of a law which should be beneficial if fairly applied.

As for El Paso's position, considered separately from all the other cities in the state, this city is unique by reason of the absence of frame buildings. There is no state in the state and no other city of this size in the United States so substantially built as El Paso. The schedules filed by the companies with the state rating board do not admit of any premium being allowed to this city by reason of its splendid solidity of construction as compared with the wooden cities of the eastern part of this state and of all other states in the union.

The Herald does not condemn the law as a whole, and does not fail to appreciate the justice of the principles underlying the law and underlying the re-rating of fire risks; but we should like to see El Paso inaugurate a vigorous protest, a statewide protest against the excesses that have been committed by the companies under cover of a law which was never intended to be used for the sole benefit of the companies, and against the unjust oppression exerted upon every property interest and business interest in the state of Texas.

The fire insurance companies ought to realize that the protest which is going up over the state does not come from corporation baiters, fanatics, demagogues, and irresponsible politicians, but that it comes from the solidest and most conservative business interests of the state. The companies ought to realize that by their excesses under the cover of a good law, they are making it impossible for their best friends and sincerest well-wishers to support them and are doing their level best to bring about a condition of chaos beside which the unsatisfactory conditions prevailing before the law was enacted will appear ideally perfect. The companies have started a worse conflagration than Texas ever knew and it will take more than smooth talks and prettily printed books of rules to stop the fire before it gets clear beyond control. The companies have gone too far and the reaction is going to be terrific.

El Paso may as well take the lead in a statewide protest because we can go at the matter in a conservative, businesslike, and reasonable way, while if some of the demagogues and politicians of east Texas are allowed to take a leading part, their influence will be wholly destructive, not truly reformative and constructive, and the business interests of the state will suffer along with the companies which have committed this serious tactical error.

The game of throwing pepper into each other's eyes is a poor game for real estate agents and bankers to play. The disposition to knock each other's trade never did much to build up business.

The big panhandle fair to be held at Amarillo is coming along all right and receives the enthusiastic approval of all the panhandle towns and counties.

Trash and litter around a building add one-fourth of 1 percent to the insurance rate. This is one charge that is justifiable on the part of the insurance companies and that can easily be removed by any property owner without cost to himself.

Still no fair and no active preparations. The cities all around us will hold successful expositions.

## Victory For Municipal Ownership

THE most astonishing thing about the water election on Thursday is not that municipal ownership won—because that fight will have to be fought all over again for the bond election in June and public sentiment was known to be in favor of it as a general proposition—but that less than one-fourth of the qualified voters cared to express any opinion whatever on the question. The howl goes up from "the people" about the "referendum and recall" and yet here is the most vital public question that has been submitted to the voters of El Paso in many years, affecting directly every person's property, health, and pocketbook, yet exciting so little interest that out of this city of 40,000 people only 800 could be found to take the trouble to express any preference between municipal ownership of waterworks and the alternative of raising rates 75 percent to the private company.

Such indifference is positively astounding. As The Herald sees it, the low vote is not so much an indication of actual indifference to the water question solely, but it is an indication of a low barometer and disturbed condition in this community, a weak pulse, and lack of coordination. There is something wrong with the health of intelligent men who will allow such a tremendous question as this to be settled as it were by default. If it be true that voters simply could not make up their minds, then it is still more an evidence of an impairment of our community health.

Under all the circumstances presented to us, municipal ownership is by far the wisest solution of our problem. The proportion of the vote cast in favor of municipal ownership is overwhelming, and it is reported from the different precincts that the bulk of the voting was done by taxpayers and that no influence was exerted in any quarter to carry the election for one or the other proposition.

Important bond elections have often been carried in this city by a much smaller vote when public sentiment was known to be strongly in favor of such bond issues and few taxpayers took the trouble to go to the polls. But here is a question in which every citizen is interested, whether taxpayer or not, and every qualified voter holding a poll tax receipt had a right to express his choice and the choice of the majority was binding. In view of the fact that the election carried so overwhelmingly for municipal ownership, it is safe to assume that the majority of the people of this city are well satisfied with the result as shown by the election.

The Herald chose municipal ownership for advocacy as against the raising of rates only after very thorough, careful and prolonged investigation of the whole subject and in full knowledge of all the points involved. The judgment of The Herald has now been fully vindicated by the voice of the majority, and it only remains to see that the bond issue in June is ratified by the taxpayers.

We have a month more to trudge out every point involved in this question. The Herald would like to see more public interest manifested, and this paper will be glad to publish contributions bearing in any way on the water problem. Such contributions, however, must be signed with the real name of the writer and must not exceed 500 words in length.

## UNCLE WALT'S Denatured Poem

"THIS life's too short," said the bearded sage, who pondered over the mystic page; "if man lived longer, methinks I'd wrest a lot of secrets from Nature to doise my glib, and all the triumphs that I have planned, and art my visions will soon be canned. If I could live for two hundred years, I'd make the universe prick its ears." "This life's too long," said, in languid tones, the stouthead man with a heap of bones, whose highest aim, as he went his way, was just to murder another day; "one year's the same as the year before, and the whole blamed thing is a beastly bore." "This life's just right," said the Cheerful Jay, "and I wouldn't alter it by a day; the man who works as a man should, do, enjoys his task till the day is through, and then he's glad that his task is sped, and gladder still when he goes to bed. And what is life," asks the Cheerful Jay, "but a longer sort of a summer day? All day we hustle and do our best, and when evening comes we are glad of rest."

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## 14 Years Ago To-day

John B. Hawley, engineer in charge of the Fort Worth water works, has written the El Paso city council advising the establishment of a municipal water works. Leigh Clark received a letter this morning from San Antonio stating that the court of appeals had affirmed the judgment of the district court allowing Harry Mitten \$5000 damages for personal injuries in his suit against the Mexican Central railroad. Judge Crosby's surveyors were 25 miles out on the Corralitos line when last heard from. Deputy warden Gibbons of Canyon City arrived this morning and will leave Friday, having in custody Pedro Baca, who escaped from the Colorado state penitentiary. At a meeting of the county commissioners, held last night, Chas. F. Slack was authorized to have the collector's office repaired. A stand, pitcher and bowl made by the district clerk was denied. The county salary list amounting to \$583 was approved. Six indictments were returned by the grand jury this morning and an adjournment was taken until Friday. Ascension Day services will be held at the Catholic churches and at St. Clement's Episcopal church tomorrow. Mayor Arriaga of Juarez has written mayor Campbell a letter of thanks for sending the fire department to Juarez when consul Mallen's building was afire. Water was struck in the Sheldon well at a depth of 45 feet, but the drill will probably be sunk 30 feet, it being down 65 feet at the present time. Metal market: Silver 85 1/2¢; lead 22.50¢; copper 10 1/2¢; Mexican pesos 53¢.

## HELP SAVE THE BABIES DONATIONS NEEDED

A large ice box is the latest gift to the W. C. A. School for Mothers, and a most useful one. Horace B. Stevens is the donor. The Consumers' Ice company is contributing the ice. Donations of milk and crackers are now needed in order to carry out one of the most practical plans for help undertaken by the W. C. A. School for Mothers. It is proposed to have the nursing and expectant mothers call at the school each day, and while there partake of a glass of milk and a cracker. This will mean nourishment for the children. Eighteen sick babies were brought to the dispensary Thursday morning. Who will furnish the scales for weighing the babies?

## From An Insurance Agent

El Paso, May 12.  
Editor El Paso Herald:  
I received this afternoon a copy of the new insurance rates for El Paso and find that the advance in rates on business risks range from 50 to 300 percent, and in addition to this the agents are required to write all policies on mercantile risks with the 80 percent co-insurance clause as a part of the policy. I was prepared for and expected some advances in the rates, but it seems to me that the increase is out of all reason, and suggest that it would be wise for the directors of the chamber of commerce to call a mass meeting for the purpose of protesting against the new rates created by the insurance commissioners, and would suggest that said meeting pass suitable resolutions looking to a repeal of the law. Every city and town in the state of Texas should, and probably will, take steps to have the said law repealed by the legislature at the earliest possible moment, and I think it would be well for El Paso to take the initiative and urge that all other cities join in the fight. It is possible that upon close investigation of the increased expense to the business communities of the state, that it may become advisable to petition the governor to call a special session of the legislature for the purpose of having this new insurance law repealed, and it is certainly a matter that justifies every individual who pays on insurance to use his or her influence with the senators and representatives, looking to the repeal of the law. These matters can, however, be discussed at the meeting suggested. Have just had a conversation with D. M. Payne, president of the chamber of commerce, in reference to the calling of a mass meeting by the chamber, and am advised by him that the regular monthly meeting of the board will be held Friday night, the 13th, and he thinks it would be well for all the insurance agents to be present, in order to talk the matter over with the board. I attach a list showing a few comparisons of the old and new rates. This comparison shows many of the extreme cases, however. This is a matter of vital importance to the business community and I have no doubt that all of the insurance agents in this city will heartily cooperate with the chamber of commerce, and citizens generally, in bringing about the desired result. Knowing The Herald's policy is to work for the interest of El Paso at all times, I feel sure you will give this letter space in the paper. Thanking you in advance for the courtesy, I am, Yours very truly, W. F. Payne. (Following is the list of comparisons referred to:)

Assured	Old Rate	New Rate	Inc.	
Angelus Hotel	\$2.25	\$5.31	131	
Krakauer, Zork & More	1.45	2.22	53	
Popular Dry Goods Co.	1.25	2.57	104	
City National Bank	1.25	4.58	266	
First Natl. Bank	1.75	3.12	78	
Jas. A. Dick Co.	1.00	1.47	47	
Guarantee Shoe Co.	1.95	4.11	110	
D. M. Payne Produce Co.	1.60	3.12	95	
McIntosh & Coffee Co.	1.75	3.08	75	
Orndorff Hotel	1.75	3.68	112	
Callisher Dry Goods Co.	1.25	2.25	80	
Ind. Electric Co.	2.00	8.19	309	
Kelly & Pollard, ware-	house	1.75	4.13	109
Sheldon Hotel	1.75	4.25	140	
Bldg. cor. St. Louis & Stanton Sts.	2.50	7.67	206	

## PAPER MONEY TO BE SHAVED DOWN

Is Too Big for Convenience and Costs Too Much Now.

Chicago, Ill., May 13.—A special from Washington says a reduction in the size of the paper money of the United States will be made if Secretary of the treasury Wayne MacVeigh accepts the recommendations that will be made him within a few weeks by a committee of treasury officials appointed to investigate this and other proposed reforms. The proposed change is to supply the country with a size of currency more convenient for handling and save the government half a million dollars a year in paper and engraving. The new size bank note to be recommended will be about three-fourths the size of the present bill.

BIG RANCH AND FINE HORSES SOLD  
Sacramento, Cal., May 13.—Rancho Del Paso, the famous former home of James H. Haggins and his string of thoroughbreds, have been sold by the Haggins and Toris heirs to the Minneapolis-Lake company. The price paid is between a million, seven hundred and fifty thousand and two million dollars. The ranch contains 44,000 acres.

STRIKERS RESUME WORK.  
San Antonio, Tex., May 13.—One hundred and twenty-five leatherworkers who have been on a strike for three months returned to work today under old conditions, the employers refusing to grant their demands.

RAIN FALLS OVER NORTHERN AND CENTRAL WESTERN TEXAS  
Fort Worth, Tex., May 13.—This section had good rains today in northern Texas, Panhandle and central western, according to reports received from Strawn, Wittich, Falls, Decatur, Henrietta, Bowie, Vernon, Quanah, Archer City, Seymour, Jacksboro, Childress, Weatherford and Eastland. It is a great benefit to crops.

## Many Slate Tricks, New and Old, Spiritualists Use To Obtain Funds

By Frederic J. Haskett

OF ALL the arts of deception of the commercial medium in spiritualism, none is practiced in a wider or more mystifying variety of ways than that of slate-writing. Mediums will write a message on a slate with no trace of a pencil or other material thing with which to write it. You may take a sponge and wipe the slate to the heart's content, and then they take the slate and by a few magic words produce the message right under your very eyes. Or if you are skeptical and wish to supply your own slate, never letting it pass out of your hands from the time of arrival at the seance to the time of departure, the message will appear with equal certainty. If not satisfied with that, you can bring to the seance a pair of slates, glass, screened, joined and padlocked together, and when you take them back home there is a message on the inside that is clear and to the point.

A Mystifying Experience.  
It is a little story of an ordinary person to expect to discover by his own exertions the explanation of all these tricks. At every point in his investigation he is facing unequal odds. Combining the art of the magician with the power of the hypnotist, the medium has made thousands of willings swear that a pair of slates has never passed from their hands throughout the sitting. But the seances have deceived.

Another Trick.  
But let us look into that. When he seated himself at the table on the opposite side of which was the medium, he passed the slate under the table. Here the medium held one side of the slates and he the other. Then followed a series of jerking and twisting, and finally, during a fit of coughing which opportunely seized the medium, the slates were momentarily jerked from the sitters' hands.

Another Trick.  
But in the unconscious moment a confederate had passed a set of slates through a trap door in the floor and the sitters caught hold of them. He took the sitters' slates out of the hands of the medium and substituted the other set. While the medium and the sitters were wrestling with those slates under the table, deft fingers below were opening the slates, writing the answer to the question, closing them up again, and passing them back for substitution. Another fit of coughing and the originals are substituted for the duplicates. The sitters then takes his slates away opens them, and reads his message. He never realizes what happened while he was holding the slates under that table.

A Joker Joked.  
One of the most amusing exposures was that of Henry Slade, a medium who was popular some years ago. An investigation who was up to all the tricks of the trade went to a Slade seance. While Slade was absent from the seance room for a few moments the investigator slipped around, erased a message that had been written in advance by Slade and substituted this one: "Henry, you had better watch this fellow; he's up to snuff. Alameda."

Natural Means Used.  
Alameda was the name of Slade's deceased wife. When he came to produce the message he read it and was furious. He could take all sorts of liberties with the memories of other's departed ones, but it made a difference when his own dead wife was concerned. Finally, seeing that anger would not suffice to hinder his predicament, he wheedled his investigator into a bond of secrecy and told him how he operated his tricks. Slade ended his career in a lunatic asylum.

Natural Means Used.  
A slate writer named Eglington managed so to impress the spiritualists with the belief that he was possessed of actual occult powers that they defied anyone to disprove his claims. At last an admirer of Eglington agreed with Dr. Hodgson to seek to accomplish the same things Eglington did by natural means. He succeeded in doing so, and then posed as a medium. He in turn was investigated by the spiritualists, and they all certified that he was indeed possessed of supernatural powers, and that they could not discover the faintest trace of fraud in his phenomena. Then he baffle even the magicians who try to learn them. How, then, can the uninitiated expect to solve them?

Typewriters and Black Thread.  
Even a typewriter may be made to produce a message, while the medium and the sitters are ten feet away. Black silk threads and a confederate form the connection. Messages reproduced on slates that are in their original wrappings from the stationary store are introduced through a confederate and a hole in the wall. The list of tricks is so large as to defy enumeration, and it is being extended every day. Many of them have even the magicians who try to learn them. How, then, can the uninitiated expect to solve them?

Tomorrow—III Sealed Letters and Pellets.

One of the most mystifying of all slate-writing tricks has been performed. It is a story of a medium who was popular some years ago. An investigation who was up to all the tricks of the trade went to a Slade seance. While Slade was absent from the seance room for a few moments the investigator slipped around, erased a message that had been written in advance by Slade and substituted this one: "Henry, you had better watch this fellow; he's up to snuff. Alameda."

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slate-writing performances is that in which a medium gives the prospective sitter a little piece of chalk and asks him to seal it up between two slates, using any amount of sealing wax or other material to make it absolutely impossible for the medium to reach the interior of the slates. While the pair of slates is held in plain view of the sitter, a message is written and the sitter is asked to open it. He does so and there is the message, in badly formed characters, it may be, but certainly produced without the medium's reaching the inside of the slates.

The secret is this: The little piece of chalk was filled with minute iron filings. A magnet was secreted in the sleeve of the medium, and he passed it along the underside of the slate in a way to pull the chalk about and so to write the message desired.

Other Slate Tricks.

In another slate test the medium brings into the room eight small slates and one large one. The sitter is shown the small slates one by one, he washes them if he chooses, dries them, and places them on the table. After they are all laid on the table, the medium asks the sitter to write his name and the date of his birth on the large slate. After this the large slate is placed in the sitters' lap, rubbed with the sleeve over the stack of small slates, and they are placed on the large slate in the sitters' lap, with the request that he place the palms of his hands upon them. After some time has elapsed the sitter is requested to examine his slates, one by one. On the small slate at the bottom of the pile he finds a message written out, addressed to the sitter himself. He goes away firmly believing in spirits.

Prepared Slate Was Used.

As a matter of fact, the medium used nine small slates instead of eight, and at an unobserved moment, while he was writing his name, the ninth slate, previously prepared, was slipped from under the large slate and inserted in the stack of small ones. This trick is varied in many ways. Sometimes the prepared slate is concealed under a rug and no large slate is used. In another case the prepared slate is concealed on a mantelpiece near the medium's table. He stands somewhat behind the sitter, who is cleaning the slates to his heart's content. When the fifth or sixth slate is cleaned the medium diverts the attention of the sitter while he substitutes the prepared slate for the one just handed him by the sitter.

Numberless Tricks.

One might continue indefinitely in attempting to describe the slate-writing methods that have been exposed from time to time by the magicians and ex-mediums who have written on the subject. He might tell of the slate covered with messages, the messages until the proper time and is then torn off and hidden in the medium's sleeve. He might describe the double-pointed slate pencil, the one end of slate and the other of nitrate of silver, in which a message is written on the nitrate end and the one part comes out again after the slate has been erased and dried.

Then there is the camel's hair brush and the hydrochloric acid with a little nitrate of silver. The camel's hair brush for the medium to have a tiny piece of pencil under the finger nail. A corset steel, a tiny bit of slate pencil, and a little wedge often make possible a message on the inside of two slates brought by the sitter and sealed and screwed and padlocked together.

The Rubber Stamp Ruse.

A rubber stamp message concealed in the medium's sleeve in a little tin box covered with prepared chalk will make itself visible on the slate brought by the sitter and placed under the medium's table or held vertically above the table. It is attached to a rubber band that carries it back into the sleeve when the job is done. Writing with the toes while medium and sitter hold hands is another solution. A message is written on a colored chalk is selected, written inside of two locked and hinged slates is produced by a duplicate key and a thimble with the different colors in tiny crayons attached to it.

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Tomorrow—III Sealed Letters and Pellets.

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